MSU Federal Credit Union

Welcoming New Members With Double-Digit Engagement Powered by Larky nudge® + Rise Analytics – A Trellance Company

See how MSUFCU leverages Larky's nudge® platform combined with Rise Analytics to deliver relevant & timely mobile notifications.

ABOUT MSUFCU

Founded in 1937, MSUFCU is the world's largest university-affiliated credit union, serving 380,000+ members, operating 33 branches, and stewarding over $8 billion in assets. The credit union is known for building its digital banking platform in-house and piloting new technology through The Lab at MSUFCU, a dedicated innovation group.

THE CHALLENGE

MAKING A STRONG FIRST IMPRESSION

MSUFCU recognized that the first 30-60 days of a new member's journey were critical in forming long-term habits, like enabling digital tools, activating cards, or setting up automatic payments. Yet traditional outreach methods like email weren't delivering the results they needed. With email click-through rates averaging just 1.2%, MSUFCU needed a better way to guide members through onboarding at scale.

Goals:

- Increase digital engagement in the first month
- Encourage key behaviors like auto-payment setup
- Provide a seamless transition into next-product campaigns
- Leverage Trellance's Rise Analytics system for deeper insights

> *That first month is where habits form. We knew we had to meet members where they already are, on their mobile app.*

Ami Iceman Haueter, Chief Experience Officer

LARKY

THE PROJECT

BI-WEEKLY NUDGES FOR MEMBER ONBOARDING

MSUFCU utilized Larky to launch two onboarding campaigns: one for general new members and another specifically for indirect loan (IDL) members. These campaigns delivered a sequence of timed push notifications through the MSUFCU mobile app at a bi-weekly cadence.

Each Campaign was structured to:

- Highlight key features (eStatements, mobile tools, payment setup)
- Reinforce brand warmth (e.g., "Welcome to MSUFCU! 🎉")
- Drive behavioral conversion (e.g., "Automatic Payments Made Easy 😌")

Welcome Push

Setup Direct Deposit

Credit Union Education

> *What really stood out was the scale of response. Nudges drove results that felt like a whole new tier of conversion compared to traditional outreach. Nudges turned casual interest into real action.*

Ami Iceman Haueter, Chief Experience Officer

LARKY

THE RESULTS

HIGH ENGAGEMENT DRIVEN BY SMART TARGETING

By leveraging the Rise Analytics Data Warehouse APIs to precisely identify and enroll the right members into each onboarding flow, MSUFCU achieved extraordinary engagement across both campaigns. This data-driven approach ensured that every push notification was timely, relevant, and aligned with each member's journey.

Both the Indirect Loan (IDL) and New Member onboarding campaigns consistently outperformed industry benchmarks for digital engagement, demonstrating that personalized, behavior-based nudges resonate far more than traditional email or static outreach.

IDL New Member Campaign

The IDL onboarding campaign maintained a strong 12% engagement rate in the first month, with nudges focused on key financial actions, such as setting up automatic payments. By the second month, engagement had increased further to 14%. These results reflect not just message clarity, but smart timing and audience alignment powered by Rise.

New Member Onboarding Campaign

Across the same time period, the general New Member campaign reached an impressive 18% engagement rate, showcasing how consistent, bi-weekly nudges aligned with early member needs can outperform traditional channels.

These results reinforce the power of combining MSUFCU's internal analytics infrastructure with Larky's mobile-first messaging platform to drive action during the most critical stage of the member lifecycle.

NEXT STEPS

DATA-POWERED PERSONALIZATION AT SCALE

MSUFCU plans to:

- Expand its onboarding campaigns into Rise-powered "next best product" flows
- Launch a targeted student welcome campaign for incoming MSU students
- Deepen tracking and attribution of key financial behaviors from nudges via its internal dashboard

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